

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: BRIAN W SMITH § Case No.: 07-12063  
MARY T SMITH §  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2007.
- 2) This case was confirmed on 10/01/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/01/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/12/2010.
- 5) The case was completed on 09/07/2011.
- 6) Number of months from filing to the last payment: 50
- 7) Number of months case was pending: 55
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 307,350.00
- 10) Amount of unsecured claims discharged without payment \$ 88,972.11
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 65,390.48
Less amount refunded to debtor	\$ 5,770.32
<b>NET RECEIPTS</b>	<b>\$ 59,620.16</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,184.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 4,155.48
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 6,339.48

Attorney fees paid and disclosed by debtor	\$ 516.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SELECT PORTFOLIO SER	SECURED	340,000.00	.00	.00	.00	.00
SELECT PORTFOLIO SER	SECURED	NA	45,384.16	45,384.16	45,384.16	.00
ECMC	UNSECURED	46,123.27	38,590.18	38,590.18	4,244.92	.00
AMERICAN ACADEMY OF	UNSECURED	.00	5,320.00	5,320.00	585.20	.00
ASSET ACCEPTANCE LLC	UNSECURED	9,333.00	NA	NA	.00	.00
ASSOCIATED CARDIOCAS	UNSECURED	125.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	2,026.92	1,726.56	1,726.56	189.92	.00
CITI CARD	OTHER	.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	.00	8,110.27	8,110.27	892.13	.00
FIRST FINANCIAL BANK	UNSECURED	3,888.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	2,027.00	NA	NA	.00	.00
GENERAL CASUALTY	UNSECURED	500.00	NA	NA	.00	.00
GREATBANC INC	OTHER	.00	NA	NA	.00	.00
HSBC NV	UNSECURED	7,796.00	NA	NA	.00	.00
JC PENNEY	UNSECURED	702.00	NA	NA	.00	.00
ALLIED INTERSTATE	UNSECURED	184.99	NA	NA	.00	.00
MCI CONSUMER MARKETS	OTHER	.00	NA	NA	.00	.00
HARRIS & HARRIS	UNSECURED	340.00	NA	NA	.00	.00
MEDICAL BUSINESS BUR	UNSECURED	125.00	NA	NA	.00	.00
MEMBERSHIP LEASING T	OTHER	.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	61.00	NA	NA	.00	.00
NUVELL CREDIT CO LLC	UNSECURED	4,482.00	5,271.21	5,271.21	579.83	.00
ASSET ACCEPTANCE LLC	UNSECURED	9,273.73	9,442.29	9,442.29	1,038.65	.00

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**Scheduled Creditors:**

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SEVENTH AVENUE	OTHER	.00	NA	NA	.00	.00
WAL MART STORES INC	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	NA	.00	.00	.00	.00
CAPITAL ONE	UNSECURED	NA	2,029.11	2,029.11	223.20	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	320.45	320.45	35.25	.00
SEVENTH AVENUE	UNSECURED	NA	918.08	918.08	100.99	.00
ECAST SETTLEMENT COR	UNSECURED	NA	58.49	58.49	6.43	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	.00	.00	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	.00	.00	.00	.00
SELECT PORTFOLIO	OTHER	NA	NA	NA	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	45,384.16	45,384.16	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	45,384.16	45,384.16	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	71,786.64	7,896.52	.00

**Disbursements:**

Expenses of Administration	\$ 6,339.48
Disbursements to Creditors	\$ 53,280.68

**TOTAL DISBURSEMENTS:** \$ 59,620.16

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/26/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.